R&T® DEPOSIT SOLUTIONS

Attract Valuable Customers & Grow Deposit Funding

with the Trusted Network from R&T

Deposit & Funding Solutions

Our flexible cash sweep and deposit funding solutions help financial institutions protect their customers' funds and grow their business.

DDM®

Demand Deposit Marketplace® Program

A configurable cash management solution providing access to expanded deposit insurance coverage with send, receive, and reciprocal options.

Learn More →

CDMX®

Certificate of Deposit Marketplace Exchange℠ Program

A CD solution offering fixed rates and flexible maturity options with access to expanded deposit insurance coverage.

Learn More →

RTID®

R&T Insured Deposits Program

A tailored, send-only cash sweep program providing access to expanded deposit insurance coverage through our network of participating receive-only banks.

Learn More →

Funding

Deposit Solutions for Financial Institutions

A diverse source of funding through our established network of participating financial institutions.

Learn More →

Who We Serve

Through our trusted and established network, we provide a wide range of financial institutions with access to expanded deposit insurance coverage and additional funding.

Depository Institutions

- Protect and grow deposits
- Optimize balance sheets
- Offer access to expanded deposit insurance coverage
- Ideal for global, national, regional, community, and digital U.S. banks, BaaS providers, and FinTechs

Learn More →

Trust Companies

- Protect customer deposits
- Offer competitive rates[1]
- Provide access to expanded deposit insurance coverage
- Offer a liquid alternative to money market funds

Learn More →

Broker-Dealers

- Protect customer deposits
- Provide a daily cash sweep solution
- Provide access to expanded deposit insurance coverage
- Offer overnight liquidity[2]

Learn More →

[1] *While interest rates obtained on funds placed at receiving institutions under the DDM, CDMX, and RTID programs may, under certain circumstances, outperform cash alternatives, such as money market funds, the primary objective of the DDM, CDMX, and RTID programs is to provide customers with convenient access to expanded FDIC or NCUA insurance coverage on their funds (and not for investment enhancements or higher rates of returns or profits).*

[2] *Under the DDM and RTID programs, funds are deposited into demand deposit accounts (DDAs) or money market deposit accounts (MMDAs) at receiving banks or share draft accounts or share accounts at receiving credit unions. While your customers' funds are held in MMDAs or share accounts, the return of your customers' funds from the DDM and RTID programs may be delayed as, under federal regulations, the receiving institution is permitted to impose a delay of up to seven days on any withdrawal request from an MMDA or share account.*

Established Network.
Collaborative Approach.
Expert Team.

Trusted by financial institutions since 1974.

We empower financial institutions to grow by providing access to expanded deposit insurance coverage and additional funding through our trusted, established network.

- $174.1B Assets Under Administration
- Access up to $70M in Expanded Deposit Insurance Coverage
- 350+ Participating Banks and Financial Institutions
- 11M+ Customer Accounts
- Seamless Integration with Most Core Processors and Trust Accounting Platforms
- Private Label Capability

All information and statistics are accurate as of August 31 2026.

"I've been working with R&T for many years. They are responsive and adaptable, which allows me to provide our bank clients with expanded FDIC insurance coverage and peace of mind. I consider R&T a trusted partner who takes a personal interest in me, my clients and my business goals."

Director of Treasury Management Services
New Jersey Bank

Learn how R&T can help you attract, grow & retain more deposits.

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